

IN THE UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO
EASTERN DIVISION

IN RE: MATTHEW ALEXANDER ELDRIDGE
ANGELA GAIL ELDRIDGE
2136 BALFORD SQ W
COLUMBUS, OH 43232

Case No: 12-56128

Chapter 13

Judge: John E. Hoffman Jr.

CHAPTER 13 TRUSTEE'S CERTIFICATION OF FINAL PAYMENT
AND CASE HISTORY

The above case having been COMPLETED on September 24, 2015, the Trustee has filed this Certification of Final Payment and Case History and has attached a detailed record of all receipts and disbursements. A review of the case file at the Bankruptcy Court did not reveal any filed proofs of claims other than as herein set forth.

A FINAL REPORT will be filed with the Court after all checks issued by the Trustee have been paid. That report will account for any receipts and the disbursements since the issuance of the Certification of Final Payment and Case History.

Interim Bankruptcy Rule 1007(b) (7) requires the Chapter 13 debtor to file a statement regarding completion of a course in personal financial management prepared as prescribed by the appropriated official form. The statement required by this section shall be filed by the debtor no later than the last payment made by the debtor as required by the plan of the filing of a motion of a discharge.

Within twenty-one (21) days of the filing of this Chapter 13 Trustee's Certification of the Final Payment and Case History, debtors shall file with the Court the Debtor(s)' Certification Regarding Issuance of Discharge Order. The form can be viewed on the Trustee's website at www.13network.com.

/s/ Faye D. English

FAYE D. ENGLISH TRUSTEE
CHAPTER 13 TRUSTEE
ONE COLUMBUS
10 WEST BROAD ST., SUITE 900
COLUMBUS, OH 43215-3449
(614)420-2555

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AND CASE HISTORY

The Case was commenced on July 19, 2012.
The plan was confirmed on December 18, 2012.
The Case was concluded on September 24, 2015.

A FINAL REPORT will be filed with the Court after all checks issued by the Trustee have been paid. That report will account for any receipts and disbursements since the issuance of the Certification of Final Payment and Case History.

THIS CASE IS COMPLETED AND THE DEBTOR IS ENTITLED TO A DISCHARGE.

RECEIPTS: Amount paid to the Trustee by or for the Debtor for benefit of creditors: 49,445.55

DISBURSEMENTS TO CREDITORS:

DIVIDEND TO UNSECURED: 7.00%

NAME OF CREDITOR/ CLAIM NUMBER	AMOUNT ALLOWED	AMOUNT PAID PRINCIPAL	INTEREST	BALANCE DUE
AMERICAN ELECTRIC POWER 00029 ADMINISTRATIVE PRIORITY	95.00	95.00	0.00	0.00
AMERICAN ELECTRIC POWER 00030 ADMINISTRATIVE PRIORITY	95.00	95.00	0.00	0.00
AMERICAN ELECTRIC POWER 00011 UNSECURED	342.29	342.29	0.00	0.00
ANGELA GAIL ELDRIDGE 00000 DEBTOR REFUND	0.00	0.00	0.00	0.00
AT&T 00012 UNSECURED	Not filed	0.00	0.00	0.00
CARRINGTON MORTGAGE SERVICES 00001 DISALLOWED PER PLAN	0.00	0.00	0.00	0.00
CATHERINES 00013 UNSECURED	Not filed	0.00	0.00	0.00
Chase 00002 DISALLOWED PER PLAN	0.00	0.00	0.00	0.00
CITY OF COLUMBUS 00014 UNSECURED	118.33	118.33	0.00	0.00
CITY OF COLUMBUS 00007 PRIORITY	3,949.43	3,949.43	0.00	0.00
COLUMBIA GAS 00015 UNSECURED	531.13	531.13	0.00	0.00
Ffcc-Columbus Inc 00016 UNSECURED	Not filed	0.00	0.00	0.00
FIFTH THIRD BANK 00017 UNSECURED	518.78	518.78	0.00	0.00

CHAPTER 13 TRUSTEE'S CERTIFICATION OF FINAL PAYMENT AND CASE HISTORY

CASE NO. 12-56128 MATTHEW ALEXANDER ELDRIDGE and ANGELA GAIL ELDRIDGE

NAME OF CREDITOR/ CLAIM NUMBER	AMOUNT ALLOWED	AMOUNT PAID PRINCIPAL	INTEREST	BALANCE DUE
First Community Bank 00004 DISALLOWED PER PLAN	0.00	0.00	0.00	0.00
FRANKLIN COUNTY TREASURER 00032 UNSECURED	Paid in Foreclosure	0.00	0.00	0.00
Hsbc/bsbuy 00018 UNSECURED	Not filed	0.00	0.00	0.00
INTERNAL REVENUE SERVICE 00009 PRIORITY	14,832.35	14,832.35	0.00	0.00
INTERNAL REVENUE SERVICE 00028 SECURED	11,431.00	11,431.00	0.00	0.00
INTERNAL REVENUE SERVICE 00008 UNSECURED	5,811.01	5,811.01	0.00	0.00
MATTHEW ALEXANDER ELDRIDGE 00000 DEBTOR REFUND	0.00	0.00	0.00	0.00
MATTHEW ALEXANDER ELDRIDGE 00000 DEBTOR REFUND	454.45	454.45	0.00	0.00
Nco Fin /99 00020 UNSECURED	Not filed	0.00	0.00	0.00
Nco Fin /99 00021 UNSECURED	Not filed	0.00	0.00	0.00
NCO Financial Systems 00022 UNSECURED	Not filed	0.00	0.00	0.00
OHIO ATTORNEY GENERAL 00033 UNSECURED	805.85	805.85	0.00	0.00
OHIO ATTORNEY GENERAL 00010 PRIORITY	1,780.85	1,780.85	0.00	0.00
Ohio Bureau of Workers'Compensation 00023 PRIORITY	350.00	350.00	0.00	0.00
Ohio Bureau of Workers'Compensation 00031 UNSECURED	7.17	7.17	0.00	0.00
PNC BANK 00024 UNSECURED	25.19	25.19	0.00	0.00
PNC MORTGAGE 00005 SECURED	Paid outside	0.00	0.00	0.00
PRA REC AGENT OF PORTFOLIO 00019 UNSECURED	344.13	344.13	0.00	0.00
REAL TIME RESOLUTIONS INC 00006 UNSECURED	3,871.35	3,871.35	0.00	0.00
Receivable Management 00025 UNSECURED	Not filed	0.00	0.00	0.00
Time Warner 00026 UNSECURED	Not filed	0.00	0.00	0.00
U Haul 00027 UNSECURED	Not filed	0.00	0.00	0.00
VERIPRO SOLUTIONS INC 00003 DISALLOWED PER PLAN	0.00	0.00	0.00	0.00
Previously refunded during pendency of case	454.45	454.45		

SUMMARY OF CLAIMS ALLOWED AND PAID:

CHAPTER 13 TRUSTEE'S CERTIFICATION OF FINAL PAYMENT AND CASE HISTORY

CASE NO. 12-56128 MATTHEW ALEXANDER ELDRIDGE and ANGELA GAIL ELDRIDGE

	SECURED	PRIORITY	UNSECURED	CONT DEBTS	SPECIAL	TOTAL
ALLOWED	11,431.00	21,102.63	176,789.01	0.00	454.45	209,777.09
PRIN PAID	11,431.00	21,102.63	12,375.23	0.00	454.45	45,363.31
INT PAID	0.00	0.00	0.00	0.00		0.00
					TOTAL PAID:	45,363.31

OTHER DISBURSEMENT UNDER ORDER OF COURT:

DEBTOR'S ATTORNEY	ALLOWED	TOTAL PAID
DEREK MICHAEL SHAW ESQ	0.00	0.00
SAMUEL L CALIG ESQ (PRIOR ATTY)	2,460.00	2,460.00

COURT AND OTHER EXPENSES OF ADMINISTRATION:

TRUSTEE'S % FEE	OTHER COSTS	NOTICE FEES	TOTAL PAID
2,076.69	0.00	0.00	2,076.69

Dated: 10/07/2015

/s/ Faye D. English

FAYE D. ENGLISH TRUSTEE
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CERTIFICATION AND OPPORTUNITY TO OBJECT

The debtor having completed payments under the plan and the Trustee having filed a Chapter 13 Trustee's Certification of Final Payment and Case History;

NOTICE is hereby given that if an interested party desires to object to the accounting or to any part thereof they must file an objection and a request for hearing within twenty-one (21) days of the service of this Certification or the Court will close the estate and the Trustee and the surety will be released on the Trustee's bond. Any objection must set forth with specificity the facts on which the objection is based and be served on the Trustee, debtor, and debtor's attorney.

A Trustee's Final Report and Notice to Clerk That Case Can Be Closed will be filed with the Court after all checks issued by the Trustee have been paid. No notice will be given of the filing of the Final Report as this notice is intended to comply with L.B.R.2002-1(a)(2)(C).

Faye D. English, Chapter 13 Trustee, does hereby certify the estate has been fully administered except for any uncleared checks issued by the Trustee and that the attached is an accounting of all receipts and disbursements made herein as of the date of the issuance of this Trustee's Certification of Final Payment and Case History.

/s/ Faye D. English

FAYE D. ENGLISH TRUSTEE
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CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing Chapter 13 Trustee's Certification of Final Payment and Case History was served on the following registered ECF participants, electronically through the Court's ECF System at the e-mail address registered with the Court, or by ordinary U.S. mail, postage prepaid, on this date.

Dated 10/7/2015

/s/ Faye D English

Electronically signed by
Faye D English, Chapter 13 Trustee

By the Court's ECF System:

Asst. U.S. Trustee
Faye D English, Chapter 13 Trustee
, Attorney for Debtor

By ordinary U.S. Mail addressed to:

**Plus all parties on the attached Creditor
Matrix**

CHAPTER 13 TRUSTEE'S CERTIFICATION OF FINAL PAYMENT AND CASE HISTORY
CASE NO. 12-56128 MATTHEW ALEXANDER ELDRIDGE and ANGELA GAIL ELDRIDGE

Creditor Matrix for Case Number 12-56128

Creditor Name	Address	City	State	Zip Code
Capital One, NA	Bass & Associates, P.C. 3936 E. Ft. Lowell Road, Suite #200	Tucson	AZ	857120000
Deutsche Bank National Trust Company				000000000
JPMorgan Chase Bank, NA				000000000
National Capital Management, LLC	8245 Tournament Drive Suite 230	Memphis	TN	381250000
Nationstar Mortgage, LLC	PO Box 619096	Dallas	TX	752619741
Nationstar Mortgage, LLC.	PO Box 630267	Irving	TX	750630000
Ohio Department of Taxation				000000000
PNC Bank, National Association				000000000
PNC Mortgage	3232 Newmark Drive	Miamisburg	OH	453420000
PRA Receivables Management, LLC	PO Box 41067	Norfolk	VA	235410000
PennyMac Loan Services, LLC	c/o Aldridge Connors LLP Fifteen Piedmont Center	Atlanta	GA	303050000
Veripro Solutions, Inc				000000000
Wells Fargo Bank, N.A.				000000000
AEP	PO Box 24417	Canton	OH	447014417
AT&T	PO Box 41417	Philadelphia	PA	191010000
American Electric Power	1 AEP Way	Hurricane	WV	255260000
Asst US Trustee (Col)	Office of the US Trustee 170 North High Street	Columbus	OH	432150000

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CASE NO. 12-56128 MATTHEW ALEXANDER ELDRIDGE and ANGELA GAIL ELDRIDGE

Carrington Mortgage Se	1610 E Saint Andrew Place Sutie B150	Santa Ana	CA	927050000
Catherines	PO Box 84022	Columbus	GA	319084022
Chase	9451 Corbin Avenue	Northridge	CA	913280000
City of Columbus	Department of Public Utilities Bankruptcy Division	Columbus	OH	432150000
City of Columbus	Income Tax Division 50 W Gay St 4th Fl	Columbus	OH	432150000
Columbia Gas Of Ohio, Inc.	Revenue Recovery 200 Civic Center Dr., 11th Floor	Columbus	OH	432150000
Delta Funding/Bank of America	1000 Woodbury Road	Woodbury	NY	117970000
Ffcc-columbus Inc	1550 Old Henderson Rd St	Columbus	OH	432200000
Fifth Third Bank	9441 LBJ Freeway, Suite 350	Dallas	TX	752430000
Fifth Third Bank	Fifth Third Bank Bankruptcy Department, 1830 East Paris Ave. Se	Grand Rapids	MI	495460000
First Community Bank	211 Federal St. Building	Bluefield	WV	247010000
Franklin County Treasurer	373 S High Street, 17th Floor	Columbus	OH	432150000
Gernex & Kerns	215 West 9th			000000000
Hsbc/bsbuy	Po Box 5253	Carol Stream	IL	601970000
Internal Revenue Service	Centralized Insolvency Operation PO Box 7346	Philadelphia	PA	191017346
NCO Financial Systems	Attention: Bankruptcy 507 Prudential Rd	Horsham	PA	190440000
National Capital Management, LLC.	8245 Tournament Drive Suite 230	Memphis	TN	381250000
Nationstar Mortgage, LLC	350 Highland Drive	Lewisville	TX	750670000
Natl Cty Crd	K-a16-2j	Kalamazoo	MI	490090000

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Nco Fin /99	Po Box 15636	Wilmington	DE	198500000
Ohio Bureau of Workers Compensation	Revenue Recovery Section 101 E Town St	Columbus	OH	432155148
Ohio Bureau of Workers Compensation	PO Box 15567	Columbus	OH	432150567
Ohio Department of Taxation	Bankruptcy Division P.O. Box 530	Columbus	OH	432160000
PNC BANK	PO BOX 94982	CLEVELAND	OH	441010000
PNC Mortgage,	a division of PNC Bank, National Association	MIAMISBURG	OH	453420000
Pnc Bank	Attn: Bankruptcy 2730 Liberty Ave	Pittsburgh	PA	152220000
Pnc Mortgage	6 N Main St	Dayton	OH	454020000
Portfolio Recovery Associates, LLC	POB 41067	Norfolk	VA	235410000
Real Time Resolutions, Inc	1750 Regal Row, Suite 120 2nd Mortgage	Dallas	TX	752350000
Realtime Resolutions	1750 Regal Row	Dallas	TX	752352287
Receivable Management	240 Emery St	Bethlehem	PA	180150000
State of Ohio	Department of Taxation PO Box 2476	Columbus	OH	432060000
Time Warner	1015 Olentangy River Rd	Columbus	OH	432123148
U Haul	863 South Hamilton Road	Columbus	OH	432310000
Veripro Solutions, Inc.	PO BOX 3572	Coppell	TX	750190000
Wells Fargo Bank, NA	c/o Manley Deas Kochalski P.O. Box 165028	Columbus	OH	432165028
Angela Gail Eldridge	2136 Balford Square W	Columbus	OH	432320000
Derek Michael Shaw	Calig Law Firm 513 E. Rich Street	Columbus	OH	432150000

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Faye D. English	Chapter 13 Trustee 10 West Broad Street	Columbus	OH	432153449
Matthew Alexander Eldridge	2136 Balford Square W	Columbus	OH	432320000

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